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| United States Bankruptcy Co           | urt      |
|---------------------------------------|----------|
| Northern District of Illinois Eastern | Division |

Voluntary Petition

|   |  |  |                     |                        |                         |  |   |                             |                                  | •                                 |  |
|---|--|--|---------------------|------------------------|-------------------------|--|---|-----------------------------|----------------------------------|-----------------------------------|--|
| Name of Debtor (if individual, enter Last, First, Middle):  |  |  |                     |                        |                         | Name o   | Name of Joint Debtor (Spouse) (Last, First, Middle)   |                             |                                  |                                   |  |
| Jackson, Deshone Lemont, Sr.  |  |  |                     |                        |                         |  |   |                             |                                  |                                   |  |
| All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):   |  |  |                     |                        |                         |  | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names): |                             |                                  |                                   |  |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-0703   |  |  |                     |                        |                         | ur digits of Soc. Sethan one, state  |   | ıl-Taxpayer I.D. (          | ITIN) No./Complete EIN           |                                   |  |
| Street Address of I   | Debtor (No. &  | Street, City, an   | d State):           |                        |                         | Street   | Address of Joint  | Debtor (No. & S             | Street, City, and                | State):                           |  |
| 611 N. Hur  | ,  | •  | ,                   |                        |                         |  |   | `                           |                                  | ,                                 |  |
| Oak Park I  |  |  |                     | •                      | 60302                   |  |   |                             |                                  |                                   |  |
| County of Residen   | ice or of the P  | rincipal Place o   | f Business:         |                        |                         | County   | of Residence or   | of the Principa             | l Place of Busine                | ess:                              |  |
|   |  | CO   | OK                  |                        |                         |  |   |                             |                                  |                                   |  |
| Mailing Address of Debtor (if different from street address)  |  |  |                     |                        | Mailing                 | Address of Joint   | t Debtor (if diffe  | rent from street a          | address):                        |                                   |  |
| Location of Princip   | al Assets of E   | Business Debtor  | (if different fr    | om street addr         | ess above):             | •  |   |                             |                                  |                                   |  |
| Type of Deb   | tor (Form of O   |  |                     | Nature of Bus          | siness                  |  | Chapter of Banl   | kruptcy Code U              | Inder Which the                  | Petition is Filed (Check one box) |  |
| See Exhibi  Corporation  Partnershi   | it D on page 2 o<br>on (includes L<br>ip               | des Joint Debtors)  Heath Care Business  Single Asset Real Estate as defined in 11 U.S.C §101 (51B)  Railroad  Stockbroker  Commodity Broker |                     |                        |                         |  | _ or a roreign warm roccounty   |                             |                                  |                                   |  |
| above ent   | debtor is not o<br>tities, check the<br>type of entity | nis box  | Clearing            | ng Bank                |                         |  | Nature of Debts (Check one Box)  ■ Debts are primarily consumer □ Debts are primarily business          |                             |                                  |                                   |  |
| and state type of entity below.)  Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).   |  |  |                     |                        | de<br>§<br>in           | ebts, defined in 1<br>101(8) as "incurredividual primarily<br>ersonal, family, or<br>urpose."  | 1 U.S.C.<br>ed by an<br>for a<br>household  | debt                        | s.                               |                                   |  |
|   |  | Filing Fee (CI   | neck one box)       |                        |                         | Check  | one box   | CI                          | hapter 11 Debto                  | rs                                |  |
| <ul> <li>Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> </ul>   |  |  |                     |                        | Check                   | Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.  Check all applicable boxes:  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one of more classes |   |                             |                                  |                                   |  |
| Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses funds available for distribution to unsecured creditors.   |  |  |                     |                        | nses paid, th           | ere will be no   |   |                             | This space is for court use only |                                   |  |
| Estimated Number o  | of Creditors   |  |                     |                        |                         |  |   |                             |                                  |                                   |  |
| 1-<br>49  | 50-<br>99  | 100-<br>199  | 200-<br>999         | 1,000-<br>5,000        | 5,001-<br>10,000        | 10,001<br>25,000   | 25,001<br>50,000  | 50,001<br>100,000           | Over<br>100,000                  |                                   |  |
| Estimated Assets \$0 to \$50,000  | \$50,001to<br>\$100,000                                | \$100,001 to \$500,000   | \$500,001<br>to \$1 | \$1,000,001<br>to \$10 | \$10,000,001<br>to \$50 | \$50,000,001<br>to \$100   | \$100,000,001<br>to \$500   | \$500,000,001 to \$1billion | More than \$1 billion            |                                   |  |
| Estimated Liabilities         □ |  |  |                     |                        |                         | \$50,000,001 to \$100 million  | \$100,000,001 to \$500  | \$500,000,001 to \$1billion | More than \$1 billion            |                                   |  |

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|--|--|--|--|--|--|--|
| Voluntary Petition  This page must be completed and filed in every case)   | Name of Debtor(s)  Jackson, Deshone Lemont, Sr.                                  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  | Years (if more than two, attach additional sheet)                                |  |  |  |  |  |
| Location Where Filed: None   | Case Number:   | Date Filed:                                      |  |  |  |  |
| None   |  |  |  |  |  |  |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or A   | affilate of this Debtor (if more than one, attach ac                             | dditional sheet)                                 |  |  |  |  |
| Name of Debtor:  | Case Number:   | Date Filed:                                      |  |  |  |  |
| None   |  |  |  |  |  |  |
| District:  | Relationship:  | Judge:   |  |  |  |  |
|  |  |  |  |  |  |  |
|  | 1  |  |  |  |  |  |
| Exhibit A  |  | bit B whose debts are primarily consumer debts.) |  |  |  |  |
| (To be completed if debtor is required to file periodic reports (e.g.,   | I, the attorney for the petitioner named in the for                              |  |  |  |  |  |
| forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15 (d) of the Securities Exchange Act of                          | have informed the petitioner that [he or she] ma                                 |  |  |  |  |  |
| 1934 and is requesting relief under chapter 11.)   | or 13 of title 11, United States Code, and have                                  | ·  |  |  |  |  |
| Too I and to requesting roller and or orapid. They   | each such chapter. I further certify that I have of required by 11 USC § 342(b). | letivered to the debtor the houce                |  |  |  |  |
| Exhibit A is attached and made a part of this petition.  | /s/ Banald   | D Strainy  |  |  |  |  |
| Exhibit A is attached and made a part of this petition.  | /s/ Ronald   | - Strojny  |  |  |  |  |
|  | Ronald P Strojny   | Dated: 09/23/2009                                |  |  |  |  |
| Exh  Does the debtor own or have possession of any property that poses or is allege  Yes, and Exhibit C is attached and made a part of this petition.  No. | ibit C ed to pose a threat of imminent and identifiable ha                       | rm to public health or safety?                   |  |  |  |  |
|  |  |  |  |  |  |  |
| <b>EXN</b> (To be completed by every individual debtor. If a joint petition is file  | ibit D ed, each spouse must complete and attach a sepa                           | rate Exhibit D.)                                 |  |  |  |  |
| Exhibit D completed and signed by the debtor is attached and made a part of this   | petition.  |  |  |  |  |  |
| If this is a joint petition:   |  |  |  |  |  |  |
| Exhibit D also completed and signed by the joint debtor is attached and made a pa  | rt of this petition.   |  |  |  |  |  |
|  | ng the Debtor - Venue  |  |  |  |  |  |
| Debtor has been domiciled or has had a residence, principal pi   | pplicable Box.)<br>lace of husiness, or principal assets in this I               | District for 180 days                            |  |  |  |  |
| immediately preceding the date of this petition or for a longer p  |  |  |  |  |  |  |
| There is a bankruptcy case concerning debtor's affiliate, gener  | ral partner, or partnership pending in this Di                                   | strict.  |  |  |  |  |
| Debtor is a debtor in a foreign proceeding and has its principal   | place of husiness or principal access in the                                     | Linitad  |  |  |  |  |
| Debtor is a debtor in a foreign proceeding and has its principal  States in this District, or has no principal place of business or a                      |  |  |  |  |  |  |
| or proceeding [in a federal or state court] in this District, or the   |  |  |  |  |  |  |
| relief sought in this District.  |  |  |  |  |  |  |
| Certification by a Debtor Who Reside   | es as a Tenant of Residential Pro  | perty  |  |  |  |  |
|  | plicable boxes.)   | , <b>-,</b>                                      |  |  |  |  |
| Landlord has a judgment against the debtor for possession of   | debtor's residence. (If box checked, comple                                      | ete the  |  |  |  |  |
| following.)  (Name of landlord that obtained judgment)   |  |  |  |  |  |  |
| (Address of Landlord)  |  |  |  |  |  |  |
| Debtor claims that under applicable nonbankruptcy law, there a   | are circumstances under which the debtor w                                       | rould be   |  |  |  |  |
| permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for  |  |  |  |  |  |  |
| possession was entered, and  |  |  |  |  |  |  |
| Debtor has included in this petition the deposit with the court of   | f any rent that would become due during the                                      | e 30-day   |  |  |  |  |
| period after the filing of the petition.  Debtor certifies that he/she has served the Landlord with this of  | certification. (11 U.S.C. § 362(1))  |  |  |  |  |  |

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#### **Voluntary Petition**

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Jackson, Deshone Lemont, Sr.

### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Deshone Lemont Jackson, Sr.

### **Deshone Lemont Jackson**

Dated: 09/23/2009

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States

Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

#### Signature of Attorney

### /s/ Ronald P Strojny

Signature of Attorney for Debtor(s)

### Ronald P Strojny

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 09/23/2009

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson Debtor** 

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

| Date   | ed:                         | 09/23/2009  | /s/ Deshone Lemont Jackson, Sr.  Deshone Lemont Jackson, Sr.  | Sign & Date<br>Here |
|--------|-----------------------------|---|---|---------------------|
| l cert | tify un                     | der penalty of perjury t  | that the information provided above is true and correct.  |                     |
|        |                             | 5. The United States trustee of apply in this district.   | or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 1  | 09(h)               |
|        |                             | Active military duty in a m   | nilitary combat zone.   |                     |
|        | particip                    | • `   | I U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to efing in person, by telephone, or through the Internet.);  |                     |
|        | of reali                    |   | 1 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incap sions with respect to financial responsibilities.);   | able                |
|        |                             | <ol> <li>I am not required to receive<br/>otion for determination by the otion</li> </ol>           | e a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied court.]   |                     |
|        | your ba<br>manag<br>the 30- | ankruptcy petition and promptl<br>ement plan developed through<br>day deadline can be granted of    | ory to the court, you must still obtain the credit counseling briefing within the first 30 days after you fill the file a certificate from the agency that provided the counseling, together with a copy of any debt the thing the the thing of the thing the sequirements may result in dismissal of your case. Any extension only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the couling your bankruptcy case without first receiving a credit counseling briefing. | on of               |
|        | -                           | from the time I made my reque<br>an file my bankruptcy case now                                     | credit counseling services from an approved agency but was unable to obtain the services during the est, and the following exigent circumstances merit a temporary waiver of the credit counseling requirew. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances]  | rement              |
|        | perfoi<br>a cop             | d States trustee or bankruptcy<br>ming a related budget analysi<br>y of a certificate from the ager | ore the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by administrator that outlined the opportunties for available credit counseling and assisted me in isis, but I do not have a certificate from the agency describing the services provided to me. You must ncy describing the services provided to you and a copy of any debt repayment plan developed throufter your bankruptcy case is filed.   | file                |
|        | perfor                      | d States trustee or bankruptcy<br>ming a related budget analysi                                     | ore the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by administrator that outlined the opportunties for available credit counseling and assisted me in is, and I have a certificate from the agency describing the services provided to me. Attach a copy of epayment plan developed through the agency.   | •                   |

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## UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dated:

09/23/2009

**Deshone Lemont Jackson Debtor** 

Bankruptcy Docket #:

Sign & Date

Here

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

| l cei | rtify under penalty of perjury that the information provided above is true and correct.   |
|-------|---|
|       | 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.   |
|       | Active military duty in a military combat zone.   |
|       | Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);   |
|       | Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);   |
|       | 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  |
|       | If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. |
|       | 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]  |
|       | 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.  |
|       | United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.  |

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In re

**Deshone Lemont Jackson**, **Debtor** 

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

|  |                          |                             | AMOUNTS SCHEDULED |             |         |
|--|--------------------------|-----------------------------|-------------------|-------------|---------|
| Name of Schedule   | Attached<br>YES   NO     | Pages                       | Assets            | Liabilities | Other   |
| SCHEDULE A - Real Property                                     | Yes                      | 1                           | \$-               | \$-         | \$-     |
| SCHEDULE B - Personal Property                                 | Yes                      | 3                           | \$1,950           | \$-         | \$-     |
| SCHEDULE C - Property Claimed as Exempt                        | Yes                      | 1+                          | \$-               | \$-         | \$-     |
| SCHEDULE D - Creditors Holding Secured Claims                  | Yes                      | 1+                          | \$-               | \$-         | \$-     |
| SCHEDULE E - Creditors Holding<br>Unsecured Priority Claims    | Yes                      | 2                           | \$-               | \$-         | \$-     |
| SCHEDULE F - Creditors Holding<br>Unsecured Nonpriority Claims | Yes                      | 1+                          | \$-               | \$46,443    | \$-     |
| SCHEDULE G - Executory Contracts and Unexpired Leases          | Yes                      | 1                           | \$-               | \$-         | \$-     |
| SCHEDULE H - CoDebtors   | Yes                      | 1                           | \$-               | \$-         | \$-     |
| SCHEDULE I - Current Income of Individual Debtor(s)            | Yes                      | 1                           | \$-               | \$-         | \$2,816 |
| SCHEDULE J - Current Expenditures of Individual Debtor(s)      | Yes                      | 1                           | \$-               | \$-         | \$3,229 |
| TOTALS   | \$ 1,950<br>TOTAL ASSETS | \$ 46,443 TOTAL LIABILITIES |                   |             |         |

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**Deshone Lemont Jackson / Debtor** 

Bankruptcy Docket #:

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

| If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy  |
|--|
| Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below  |
| Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, a not required to report any information here. |

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

| Type of Liability  | Amount      |
|--|-------------|
| Domestic Support Obligations (From Schedule E)   | \$ 0        |
| Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)   | \$ 0        |
| Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed) | \$ 0        |
| Student Loan Obligations (From Schedule F)   | \$ 6,872.00 |
| Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).                 | \$ 0        |
| Obligations to Pension or Profit Sharing and Other<br>Similar Obligations (From Schedule F)                        | \$ 0        |
| TOTAL  | \$ 6,872    |
| State the following:   |             |
| Average Income (from Schedule I, Line 16)  | \$ 2,815.96 |
| Average Expenses (from Schedule J, Line 18)  | \$ 3,229.00 |
| Current Monthly Income (from Form 22A Line 12; or,   | \$ 4.065.30 |

### State the following:

Form 22B Line 11; or, Form 22C Line 20)

| Total from Schedule D, "UNSECURED PORTION, IF ANY" column                  |         | \$ 0.00      |
|--|---------|--------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | \$ 0.00 |              |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column |         | \$0          |
| 4. Total from Schedule F   |         | \$ 46,443.00 |
| 5. Total of non-priority unsecured debt (sum of 1,3 and 4)                 |         | \$ 46,443.00 |

\$4,065.30

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson, Debtor** 

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property                                      | Nature of<br>Debtor's Interest<br>in Property | Husband<br>Wife<br>Joint<br>Or<br>Community | Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption | Amount of<br>Secured Claim |  |  |  |
|---|---|---|--|----------------------------|--|--|--|
| [x] None  |   |   |  |                            |  |  |  |
| Total Market Value of Real Property (Report also on Summary of Schedules) |   |   |  |                            |  |  |  |

PFG Record # 420276 B6A (Official Form 6A) (12/07) Page 1 of 1

In re

Deshone Lemont Jackson, Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property   | C H W | Debtor's<br>Property<br>Deduc | t Value of<br>Interest in<br>y, Without<br>iting Any<br>d Claim or |
|---|------------------|--|-------|-------------------------------|--|
| 01. Cash on Hand  | X                |  |       |                               |  |
| 02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. |                  | Checking account with Bank of America.   |       | \$                            | 50   |
| 03. Security Deposits with public utilities, telephone companies, landlords and others.   | X                |  |       |                               |  |
| 04. Household goods and furnishings, including audio, video, and computer equipment.  |                  | Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, stove, refrigerator, microwave, pots/pans, dishes/flatware |       | \$                            | 1,500  |
| 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  |                  | Books, Compact Discs, Tapes/Records, Family Pictures   |       | \$                            | 50   |
| 06. Wearing Apparel   |                  | Necessary wearing apparel.   |       | \$                            | 300  |
| 07. Furs and jewelry.   |                  | Watch, jewelry   |       | \$                            | 50   |
| 08. Firearms and sports, photographic, and other hobby equipment.   | X                |  |       |                               |  |
| 09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   |                  | Term Life Insurance - No Cash Surrender Value.   |       | \$                            | 0  |
| DEC Decord # 400076   |                  | <br>   | <br>  | D) (40/07)                    | Page 1 of 3  |

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson, Debtor** 

| SCHEDULE B - PERSONAL PROPERTY   |                  |                                      |             |  |  |  |  |  |
|--|------------------|--------------------------------------|-------------|--|--|--|--|--|
| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property | C<br>H<br>M | Current Value of<br>Debtor's Interest in<br>Property, Without<br>Deducting Any<br>Secured Claim or |  |  |  |  |
| 10. Annuities. Itemize and name each issuer.   | X                |                                      |             |  |  |  |  |  |
| 11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).                        | X                |                                      |             |  |  |  |  |  |
| 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars   | X                |                                      |             |  |  |  |  |  |
| 13. Stocks and interests in incorporated and unincorporated businesses.  | X                |                                      |             |  |  |  |  |  |
| 14. Interest in partnerships or joint ventures. Itemize. Itemize.  | х                |                                      |             |  |  |  |  |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.  | X                |                                      |             |  |  |  |  |  |
| 16. Accounts receivable  | X                |                                      |             |  |  |  |  |  |
| 17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled   | X                |                                      |             |  |  |  |  |  |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars.   | X                |                                      |             |  |  |  |  |  |
| 19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.   | X                |                                      |             |  |  |  |  |  |
| 20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | X                |                                      |             |  |  |  |  |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.  | X                |                                      |             |  |  |  |  |  |
| 22. Patents, copyrights and other intellectual property. Give particulars.   | X                |                                      |             |  |  |  |  |  |
| 23. Licenses, franchises and other general intangibles.  | X                |                                      |             |  |  |  |  |  |
| 24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes | X                |                                      |             |  |  |  |  |  |
| 25. Autos, Truck, Trailers and other vehicles and accessories.   | X                |                                      |             |  |  |  |  |  |

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson, Debtor** 

| SCHEDULE B - PERSONAL PROPERTY                                       |                  |   |             |  |  |  |  |  |  |  |  |  |
|--|------------------|---|-------------|--|--|--|--|--|--|--|--|--|
| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property        | C<br>H<br>M | Current Value of<br>Debtor's Interest in<br>Property, Without<br>Deducting Any<br>Secured Claim or |  |  |  |  |  |  |  |  |
| 26. Boats, motors and accessories.                                   | X                |   |             |  |  |  |  |  |  |  |  |  |
| 27. Aircraft and accessories.  | Х                |   |             |  |  |  |  |  |  |  |  |  |
| 28. Office equipment, furnishings, and supplies.                     | х                |   |             |  |  |  |  |  |  |  |  |  |
| 29. Machinery, fixtures, equipment, and supplie used in business.    | х                |   |             |  |  |  |  |  |  |  |  |  |
| 30. Inventory  | х                |   |             |  |  |  |  |  |  |  |  |  |
| 31. Animals  | Х                |   |             |  |  |  |  |  |  |  |  |  |
| 32. Crops-Growing or Harvested. Give particulars.                    | Х                |   |             |  |  |  |  |  |  |  |  |  |
| 33. Farming equipment and implements.                                | х                |   |             |  |  |  |  |  |  |  |  |  |
| 34. Farm supplies, chemicals, and feed.                              | х                |   |             |  |  |  |  |  |  |  |  |  |
| 35. Other personal property of any kind not already listed. Itemize. | X                |   |             |  |  |  |  |  |  |  |  |  |
|  |                  | Total (Report also on Summary of Schedules) |             | \$1,950  |  |  |  |  |  |  |  |  |

# Document Page 12 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**Deshone Lemont Jackson, Debtor** 

| SCHEDULE C - PROPERTY CLAIMED EXEMPT  |   |  |  |  |  |  |  |  |  |  |
|---|---|--|--|--|--|--|--|--|--|--|
| Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3) | Check if debtor claims a homestead exemption that exceeds \$136,875 |  |  |  |  |  |  |  |  |  |

| Description of Property   | Specify Law Providing Each<br>Exemption | Value of<br>Claimed<br>Exemption | Current Value of<br>Property without<br>Deducting<br>Exemption |
|---|---|----------------------------------|--|
| 02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. |   |                                  |  |
| Checking account with Bank of America.  | 735 ILCS 5/12-1001(b)                   | \$ 50                            | \$ 50  |
| 04. Household goods and furnishings, including audio, video, and computer equipment.  |   |                                  |  |
| Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, stove, refrigerator, microwave, pots/pans, dishes/flatware  | 735 ILCS 5/12-1001(b)                   | \$ 1,500                         | \$ 1,500   |
| 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures                                  | 735 ILCS 5/12-1001(a)                   | \$ 50                            | \$ 50  |
| 06. Wearing Apparel  Necessary wearing apparel.   | 735 ILCS 5/12-1001(a),(e)               | \$ 300                           | \$ 300   |
| 07. Furs and jewelry.  Watch, jewelry   | 735 ILCS 5/12-1001(b)                   | \$ 50                            | \$ 50  |
| 09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   |   |                                  |  |
| Term Life Insurance - No Cash Surrender Value.  | 735 ILCS 5/12-1001(f)                   | \$ 0                             | \$ 0   |
|   |   |                                  |  |
|   |   |                                  |  |
|   |   |                                  |  |
|   | 1                                       | I                                | <br>   |

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In re

**Deshone Lemont Jackson, Debtor** 

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of \* Date Claim was Incured Н Codebtor Claim Disputed Unsecured \* Nature of Lien Inliquidat W Creditor's Name and Mailing Address Without Portion, If \*Value of Property Subject to Lien **Including Zip and Account Number** Deducting Any \*Description of Property (See Instructions Above) С Value of [x] None

> (Report also on Summary of

> > Schedules.)

Total

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

\$ -

PFG Record # 420276 B6D (Official Form 6D) (12/07) Page 1 of 1

In re

**Deshone Lemont Jackson, Debtor** 

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

|             | Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.  |
|-------------|--|
| TYPES       | S OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)  |
| C<br>re     | Commestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or esponsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 1 U.S.C. § 507(a)(1).  |
|             | Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).   |
| U V         | Vages, salaries, and commissions Vages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to ualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original etition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| $\square$   | Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the essation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).   |
|             | Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).   |
|             | Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, nat were not delivered or provided. 11 U.S.C. § 507(a)(7).  |
|             | Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).   |
| L C         | Commitments to maintain the capital of insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).  |
| $\square$ c | Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using Ilcohol. a drug. or another substance. 11 U.S.C. § 507(a)(10).  |

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re

**Deshone Lemont Jackson / Debtor** 

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| ᆫ |   |          |          | •  |            |              |          |                  |
|---|---|----------|----------|--|------------|--------------|----------|------------------|
|   | Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)                     | Codebtor | C<br>H W | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | ount of<br>claim |
| 1 | A.F.S. Assignee OF First Premi C/O Arrow Financial Servic 5996 W Touhy Ave Niles IL 60714 Acct #: 32410698          |          |          | Dates: 2005 Reason: Collecting for Creditor  |            |              |          | \$<br>900        |
| 2 | Addison Police Dept. C/O Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows IL 60008 Acct #: 2034X894924 |          |          | Dates: 2008 Reason: Collecting for Creditor  |            |              |          | \$<br>225        |
| 3 | AMP D Mobile C/O Afni, INC. Po Box 3427 Bloomington IL 61702 Acct #: 2029216504                                     |          |          | Dates: 2008 Reason: Unknown Credit Extension   |            |              |          | \$<br>566        |

Record # 420276 B6F (Official Form 6F) (12/07) Page 1 of 10

# Document Page 16 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson / Debtor** 

|   | SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS   |          |             |  |            |              |          |                    |       |  |  |  |
|---|--|----------|-------------|--|------------|--------------|----------|--------------------|-------|--|--|--|
|   | Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)            | Codebtor | C<br>A<br>H | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |       |  |  |  |
| 4 | Applied Bank Attn: Bankruptcy Dept. 601 Delaware Ave Wilmington DE 19801 Acct #: 422709747654              |          |             | Dates: 2002 Reason: Credit Card or Credit Use  |            |              |          | \$                 | 900   |  |  |  |
| 5 | Associated Pathology Consult.  Bankruptcy Department PO Box 3680 Peoria IL 61612  Acct #: APC 276582       |          |             | Dates: 2009<br>Reason: Medical Debt  |            |              |          | \$                 | 100   |  |  |  |
| 6 | Bankcard Services Attn: Bankruptcy Dept. PO Box 23069 Columbus GA 31902 Acct #: 5100-0400-0020-6806        |          |             | Dates: 2008 Reason: Credit Card or Credit Use  |            |              |          | \$                 | 300   |  |  |  |
| 7 | Capital Assistance Group LLC C/O National Recovery AGEN 2491 Paxton St Harrisburg PA 17111 Acct #: 8486477 |          |             | Dates: 2009-2009 Reason: Collecting for Creditor   |            |              |          | \$                 | 101   |  |  |  |
| 8 | Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX0703                        |          |             | Dates: 2001 Reason: Credit Card or Credit Use  |            |              |          | \$                 | 1,800 |  |  |  |
| 9 | City of Los Angeles C/O: Parking Violation PO Box 30247 Los Angeles CA 90030 Acct #: 2032131404            |          |             | Dates: 2009<br>Reason: Fines   |            |              |          | \$                 | 200   |  |  |  |

In re

**Deshone Lemont Jackson / Debtor** 

|        | SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS                                   |          |             |  |            |              |          |                    |  |  |  |
|--------|--|----------|-------------|--|------------|--------------|----------|--------------------|--|--|--|
| С      | reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above) | Codebtor | C<br>A<br>H | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |  |  |  |
| (<br>1 | Comcast C/O Credit Protection ASSO 13355 Noel Rd Ste 2100 Dallas TX 75240 Acct #: 1503514154   |          |             | Dates: 2008-2009 Reason: Collecting for Creditor   |            |              |          | \$ 87              |  |  |  |

Credit Protection Association **Bankruptcy Department** PO Box 802068

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Dallas TX 75380

| 11 | Corporate America FCU Attn: Bankruptcy Dept. 2075 Big Timber Rd Elgin IL 60123 Acct #: 23152340142        | Dates:<br>Reason: | 2004<br>Personal Loan             |  | \$<br>1,700 |
|----|---|-------------------|-----------------------------------|--|-------------|
| 12 | Cortrust Bank Attn: Bankruptcy Dept. 500 E 60Th St N Sioux Falls SD 57104 Acct #: 543668100438            | Dates:<br>Reason: | 2008<br>Credit Card or Credit Use |  | \$<br>600   |
| 13 | Elk Grove Village Attn: Bankruptcy Dept. 901 Brantwood Ave Elk Grove Village IL 60007 Acct #: 7053732     | Dates:<br>Reason: | 2009<br>Fines                     |  | \$<br>300   |
| 14 | Elmhurst Memorial Hospital Attn: Bankruptcy Department 200 Berteau Elmhurst IL 60126 Acct #: E00002434226 | Dates:<br>Reason: | 2009<br>Medical/Dental Services   |  | \$<br>400   |

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**Deshone Lemont Jackson / Debtor** 

In re

Record #

420276

| SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS |  |          |             |  |            |              |          |                    |  |  |
|--|--|----------|-------------|--|------------|--------------|----------|--------------------|--|--|
|  | Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)          | Codebtor | C<br>A<br>M | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |  |  |
| 15   | FIRST BK OF DE/Simply Attn: Bankruptcy Dept. 1000 Rock Run Parkway Wilmington DE 19801 Acct #: XXXXX0703 |          |             | Dates: 2008-2009 Reason: Credit Card or Credit Use   |            |              |          | \$ 294             |  |  |
| 16   | First Cash Advance Attn: Bankruptcy Dept. 6421 W. North Oak Park IL 60302 Acct #: XXXXX                  |          |             | Dates: 2009<br>Reason: PayDay Loan   |            |              |          | \$ 500             |  |  |
| 17   | First Consumer National BANK C/O Midland Credit MGMT 8875 Aero Dr San Diego CA 92123 Acct #: 8523947808  |          |             | Dates: 2007-2007 Reason: Unknown Credit Extension  |            |              |          | \$ 1,454           |  |  |
| 18   | First National BANK C/O Midland Credit MGMT 8875 Aero Dr San Diego CA 92123 Acct #: 8521915240           |          |             | Dates: 2007-2007 Reason: Unknown Credit Extension  |            |              |          | \$ 308             |  |  |
| 19   | First Premier BANK Attn: Bankruptcy Dept. 601 S Minnesota Ave Sioux Falls SD 57104 Acct #: XXXXX0703     |          |             | Dates: 2001-2003 Reason: Credit Card or Credit Use   |            |              |          | \$ 313             |  |  |
| 20   | First Premier BANK Attn: Bankruptcy Dept. 601 S Minnesota Ave Sioux Falls SD 57104 Acct #: 543362880702  |          |             | Dates: 2001 Reason: Credit Card or Credit Use  |            |              |          | \$ 700             |  |  |
| 21   | Grant & Weber Attn: Bankruptcy Dept. 26575 West Agoura Road Calabasas CA 91302 Acct #: 005169574         |          |             | Dates: 2007<br>Reason: Medical Debt  |            |              |          | \$ 400             |  |  |

In re

**Deshone Lemont Jackson / Debtor** 

| SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS                                    |          |          |  |            |              |          |                    |  |  |  |
|---|----------|----------|--|------------|--------------|----------|--------------------|--|--|--|
| Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above) | Codebtor | C<br>H W | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |  |  |  |
| 22 Home Shopping Network  Bankruptcy Department PO Box 9090 Clearwater FL 33758-4554            |          |          | Dates: 2008 Reason: Credit Card or Credit Use  |            |              |          | \$ 1,000           |  |  |  |
| Acct #: E22422  |          |          |  |            |              |          |                    |  |  |  |

Friedman & Wexler, LLC Bankruptcy Department 500 W. Madison St., Ste. 2910

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Chicago IL 60661

| 23 Household/ORCHARD BANK C/O Midland Credit MGMT 8875 Aero Dr San Diego CA 92123 Acct #: 8505979053  | Dates: 2003 Reason: Unknown Credit Extension           | \$ 1,482 |
|---|--|----------|
| 24 Householde/ORCHARD BANK C/O Midland Credit MGMT 8875 Aero Dr San Diego CA 92123 Acct #: 8505132776 | Dates: 2003 Reason: Unknown Credit Extension           | \$ 1,844 |
| 25 IL Designated Attn: Bankruptcy Dept. 1755 Lake Cook Rd Deerfield IL 60015 Acct #: 20889499         | Dates: 2008-2009 Reason: Loan or Tuition for Education | \$ 1,750 |
| 26 IL Designated Attn: Bankruptcy Dept. 1755 Lake Cook Rd Deerfield IL 60015 Acct #: 20889599         | Dates: 2008-2009 Reason: Loan or Tuition for Education | \$ 1,074 |

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In re

**Deshone Lemont Jackson / Debtor** 

|                     | SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS                                    |          |             |  |            |              |          |    |               |  |  |  |
|---------------------|---|----------|-------------|--|------------|--------------|----------|----|---------------|--|--|--|
| Cred                | litor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)    | Codebtor | C<br>A<br>H | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed |    | unt of<br>aim |  |  |  |
| Attr<br>823<br>Tinl | nois Collection SE n: Bankruptcy Dept. B1 185Th St Ste 100 ley Park IL 60487 ct #: 10238547     |          |             | Dates: 2008 Reason: Medical Debt   |            |              |          | \$ | 690           |  |  |  |
| Attr<br>270         | nois State Toll Hwy Auth  1: Legal Dept - Bob Lane  10 Ogden Ave.  10 wners Grove IL 60515-1703 |          |             | Dates: 2008<br>Reason:   |            |              |          | \$ | 600           |  |  |  |
| Acc                 | et #: VW083175598   |          |             |  |            |              |          |    |               |  |  |  |

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

GC Services Bankruptcy Department 6330 Gulfton Houston TX 77081

| 29 <u>Jeffrey M. Leving, LTD</u> Bankruptcy Department 320 S. Main St. Rm 115 Jefferson WI 53549 Acct #: 84273 | Dates: 2009 Reason: Attorney's Fees & Notice | \$ 3,300 |
|--|--|----------|
| Bankruptcy Department 75 Remittance Dr., Ste. 1209 Chicago IL 60675-1209 Acct #:                               | Dates: Reason: Medical/Dental Services       | Unknown  |
| C/O Afni, INC. Po Box 3427 Bloomington IL 61702 Acct #: 2028354490   | Dates: 2008 Reason: Unknown Credit Extension | \$ 200   |

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**Deshone Lemont Jackson / Debtor** 

In re

|    | SCHEDULE F - CREDITOR  | RS       | НО          | LDING UNSECURED NON-PRIOR  | RIT        | Y C          | LA       | IMS                |
|----|--|----------|-------------|--|------------|--------------|----------|--------------------|
|    | Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)                  | Codebtor | C<br>A<br>H | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |
| 32 | Medical Payment DATA C/O: Elmhurst Emergency 140 Renaissance Dr Park Ridge IL 60068 Acct #: 150355001            |          |             | Dates: 2008<br>Reason: Medical Debt  |            |              |          | \$ 182             |
| 33 | Metabank-Indigo Attn: Bankruptcy Dept. 2500 S Minnesota Ave Sioux Falls SD 57105 Acct #: 510004000020            |          |             | Dates: 2008 Reason: Credit Card or Credit Use  |            |              |          | \$ 600             |
| 34 | NCO/ASGNE OF SPRINT PCS C/O NCO FIN/22 507 Prudential Rd Horsham PA 19044 Acct #: 14329353                       |          |             | Dates: 2007-2007 Reason: Unknown Credit Extension  |            |              |          | \$ 147             |
| 35 | North Shore Agency, Inc C/O: Slam PO Box 8901 Westbury NY 11590 Acct #: XXXXX                                    |          |             | Dates: 2009 Reason: Membership/Subscription  |            |              |          | \$ 20              |
| 36 | Northwest Collectors Attn: Bankruptcy Dept. 3601 Algonquin Rd Ste 23 Rolling Meadows IL 60008 Acct #: 3252922535 |          |             | Dates: 2008-2008 Reason: Medical Debt  |            |              |          | \$ 104             |
| 37 | Northwestern Memorial Hospital Attn: Bankruptcy Dept. 251 E. Huron St. Chicago IL 60611 Acct #: 208901876-001    |          |             | Dates: 2009 Reason: Medical/Dental Services  |            |              |          | \$ 600             |
| 38 | Nuvell Bankruptcy Department 5700 Crooks Rd Ste 301 Troy MI 48098 Acct #: 1240                                   |          |             | Dates: Reason: Deficiency, Repo'd/Surr'd Auto  |            |              |          | \$ 6,739           |

In re

**Deshone Lemont Jackson / Debtor** 

|    | SCHEDULE F - CREDITOR  | SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS |             |  |            |              |          |                    |
|----|--|--|-------------|--|------------|--------------|----------|--------------------|
|    | Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)      | Codebtor   | C<br>A<br>H | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |
| 39 | Oak Park Hospital Attn: Bankruptcy Department 520 S. Maple Oak Park IL 60304 Acct #:                 |  |             | Dates: Reason: Medical/Dental Services   |            |              |          | Unknown            |
| 40 | Payday Loan Store of Illinois Bankruptcy Department 1900 E. Roosevelt Rd. Broadview IL 60155 Acct #: |  |             | Dates:<br>Reason: PayDay Loan  |            |              |          | \$ 1,400           |
| 41 | Pediagroup Associates Attn: Bankruptcy Dept. 6300 W. Roosevelt Oak Park IL 60304 Acct #: 011213      |  |             | Dates: 2009 Reason: Medical Debt   |            |              |          | \$ 300             |
| 42 | PLS Loan Store  Bankruptcy Department 1427 W. 127th St. Calumet Park IL 60827  Acct #:               |  |             | Dates: 2009<br>Reason: PayDay Loan   |            |              |          | \$ 1,000           |
| 43 | Premier Bank Bankruptcy Department PO Box 5147 Sioux Falls SD 57117 Acct #: 44372044                 |  |             | Dates: 2008 Reason: Credit Card or Credit Use  |            |              |          | \$ 500             |

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Arrow Financial Services Bankruptcy Department 5996 W. Touhy Ave. Niles IL 60714-4610

# Document Page 23 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**Deshone Lemont Jackson / Debtor** 

In re

|    | Zip Code and Account Number (See Instructions Above)    To   |          |        |  |            |              |          |          |
|----|--|----------|--------|--|------------|--------------|----------|----------|
|    | •  | Codebtor | A<br>M | Consideration For Claim.                               | Contingent | Unliquidated | Disputed |          |
| 44 | Radiology Consultants, LTD Attn: Bankruptcy Dept. 1730 Park St Naperville IL 60563 Acct #: 326299    |          |        | Dates: 2009<br>Reason: Medical Debt                    |            |              |          | \$ 50    |
| 45 | Rush Oak Park Hospital Attn: Bankruptcy Dept. 520 S. Maple Ave Oak Park IL 60304 Acct #: XXXXX0703   |          |        | Dates: 2008<br>Reason: Medical Debt                    |            |              |          | \$ 4,000 |
| 46 | Sallie MAE Attn: Bankruptcy Dept. 12061 Bluemont Way Reston VA 20910 Acct #: 92136044831000119960903 |          |        | Dates: 1996-2007 Reason: Loan or Tuition for Education |            |              |          | \$ 544   |
| 47 | Sallie MAE Attn: Bankruptcy Dept. 12061 Bluemont Way Reston VA 20910 Acct #: 92136044831000219960912 |          |        | Dates: 1996-2007 Reason: Loan or Tuition for Education |            |              |          | \$ 468   |
| 48 |  |          |        | Dates: 1997-2007 Reason: Loan or Tuition for Education |            |              |          | \$ 1,011 |
| 49 | Sallie MAE Attn: Bankruptcy Dept. 12061 Bluemont Way Reston VA 20910 Acct #: 92136044831000419970922 |          |        | Dates: 1997-2007 Reason: Loan or Tuition for Education |            |              |          | \$ 2,025 |
| 50 | Salute/UTB Attn: Bankruptcy Dept. Po Box 105555 Atlanta GA 30348 Acct #: 4146 8300 1368 7543         |          |        | Dates: 2008 Reason: Credit Card or Credit Use          |            |              |          | \$ 800   |

In re

**Deshone Lemont Jackson / Debtor** 

|    | SCHEDULE F - CREDITOR  | RS       | НО          | LDING UNSECURED NON-PRIOR  | RIT        | Y C          | LA       | IMS |               |
|----|--|----------|-------------|--|------------|--------------|----------|-----|---------------|
|    | Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)          | Codebtor | C<br>A<br>H | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed |     | unt of<br>aim |
| 51 | The Money Company Bankruptcy Department 7204 Madison St Forest Park IL 60130 Acct #:                     |          |             | Dates:<br>Reason: <b>PayDay Loan</b>   |            |              |          | \$  | 500           |
| 52 | Tribute Mastercard C/O Midland Credit MGMT 8875 Aero Dr San Diego CA 92123 Acct #: 8523915474            |          |             | Dates: 2007-2007 Reason: Unknown Credit Extension  |            |              |          | \$  | 680           |
| 53 | United Collect BUR INC C/O: West Side Emergency 5620 Southwyck Blvd Ste Toledo OH 43614 Acct #: 19815100 |          |             | Dates: 2007<br>Reason: Medical Debt  |            |              |          | \$  | 235           |
| 54 | US Cellular Bankruptcy Department PO Box 7835 Madison WI 53707-7835 Acct #: 713043499                    |          |             | Dates: Reason: Utility Bills/Cellular Service  |            |              |          | \$  | 450           |

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

AMO Recoveries Attn: Bankruptcy Department 6737 W. Washington St. #3118

West Allis WI 53214

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 46,443.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson, Debtor** 

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson, Debtor** 

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

| Name and Address of CoDebtor | Name and Address of the Creditor |
|------------------------------|----------------------------------|
| Ed Name                      |                                  |
| [x] None                     |                                  |
|                              |                                  |
|                              |                                  |
|                              |                                  |
|                              |                                  |

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In re

**Deshone Lemont Jackson, Debtor** 

Bankruptcy Docket #:

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital  | DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE |                   |  |  |  |  |  |  |
|-------------------|--|-------------------|--|--|--|--|--|--|
| Status: Single    | Daughter, 13   |                   |  |  |  |  |  |  |
|                   | DEBTOR EMPLOYMENT                                      | SPOUSE EMPLOYMENT |  |  |  |  |  |  |
| Occupation:       | Regional Manager                                       |                   |  |  |  |  |  |  |
| Name of Employer: | Ronnoco Coffee   |                   |  |  |  |  |  |  |
| Years Employed    | 3 years  |                   |  |  |  |  |  |  |
| Employer Address: | 858 Eagle Drive  |                   |  |  |  |  |  |  |
| City, State, Zip  | Bensenville, IL 60106                                  | ,                 |  |  |  |  |  |  |

| INCOME: (Estimate of average or projected monthly income at time case filed.) | DEBTOR                                     | SPOUSE                                |
|---|--|---------------------------------------|
| 1. Monthly Gross Wages, Salary, and commissions                               | \$ 3,750.00                                | \$ 0.00                               |
| (Prorate if not paid monthly.)  2. Estimated Monthly Overtime                 | \$ 0.00                                    | \$ 0.00                               |
| 3. SUBTOTAL   | \$ 3,750.00                                | \$ 0.00                               |
| 4. LESS PAYROLL DEDUCTIONS  |  |                                       |
| a. Payroll Taxes and Social Security  | \$ 641.00                                  | \$ 0.00                               |
| b. Insurance  | \$ 279.56                                  | \$ 0.00                               |
| c. Union Dues   | \$ 0.00                                    | \$ 0.00                               |
| d. Other (Specify) Pension:   | \$ 0.00                                    | \$ 0.00                               |
| Voluntary 401 Contributions:  | \$ 0.00                                    | \$ 0.00                               |
| Child Support:  | \$ 0.00                                    | \$ 0.00                               |
| Life Insurance, Uniforrms, 401K Loan:   | \$ 13.48                                   | \$ 0.00                               |
| S. SUBTOTAL OF PAYROLL DEDUCTIONS   | \$ 934.04                                  | \$ 0.00                               |
| 6. TOTAL NET MONTHLY TAKE HOME PAY  | \$ 2,815.96                                | \$ 0.00                               |
| 7. Regular income from operation of business or profession or farm            | \$ 0.00                                    | \$ 0.00                               |
| 3. Income from real property  | \$ 0.00                                    | \$ 0.00                               |
| ). Interest and dividends   | \$ 0.00                                    | \$ 0.00                               |
| 10. Alimony, maintenance or support payments payable to the debtor            | \$ 0.00                                    | \$ 0.00                               |
| for the debtor's use or that of dependents listed above.                      | ·  | \$ 0.00                               |
| 11. Social Security or government assistance (Specify)                        | \$ 0.00                                    |                                       |
| 2. Pension or retirement income   | \$ 0.00                                    | \$ 0.00                               |
| 13. Other monthly income (Specify:) & & & _                                   | \$ 0.00                                    | \$ 0.00                               |
| Unemployment Income   | \$ 0.00                                    | \$ 0.00                               |
| 14. SUBTOTAL OF LINES 7 THROUGH 13  |  |                                       |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)              | \$ 2,815.96                                | \$ 0.00                               |
| 16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;       | \$ 2,815                                   | 5.96                                  |
| there is only one debtor repeat total reported on line 15.)                   | Report also on Summary of Schedules and, i | if applicable, on Statistical Summary |

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

# UNITED STATES BARRENT CYCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson / Debtor** 

Bankruptcy Docket #:

| SCHEDULE J - CURRE  | NT EXPEN           | ISES OF                 | NDIVIDUAL                 | DEBTOR(S)                 |                       |
|---|--------------------|-------------------------|---------------------------|---------------------------|-----------------------|
| Complete this schedule by estimating the average monthly payments made bi-weekly, quarterly, semi-annually, or annually | •                  |                         | ebtor's family at time ca | ase filed. Prorate any    |                       |
| Check box if joint petition is filed & debtor's spouse maintains  | a separate househo | old. Complete a se      | eparate schedule of expe  | enditures labeled "Spouse | e".                   |
| Rent or home mortgage payment (include lot ren  | ted for mobile     | home)                   |                           |                           | \$ 1,359.00           |
| a. Real Estate taxes included? [] Yes [x]   |                    | •                       | ance included?            | [] Yes [x] No             | ψ 1,333.00            |
| Utilities: a. Electricity and Heating Fuel  | 5. 1               | roporty moun            | ande moladea.             | [] 100 [x] 110            | \$ 110.00             |
| b. Water, Sewer, Garbage  |                    |                         |                           |                           | \$ -                  |
| c. Cellphone, Internet  |                    |                         |                           |                           | \$ 150.00             |
| d. Other Home Phone and Cable   | e Television       |                         |                           |                           | \$ 90.00              |
| Home Maintenance (repairs and upkeep)   |                    |                         |                           |                           | \$ -                  |
| Food  |                    |                         |                           |                           | \$ 400.00             |
|   |                    |                         |                           |                           | \$ 50.00              |
| Clothing  Laundry and Dry Cleaning  |                    |                         |                           |                           | \$ 50.00              |
| Medical and Dental Expenses   |                    |                         |                           |                           | \$ 50.00              |
| •   | Coc Talla/D        | orkina Faa-             | Il ioonees Bareir         | Puo/Troir                 | \$ 390.00             |
| Transportation (not including car payments) Recreation, Clubs and Entertainment, Newspape                               |                    |                         | Licenses, Repair          | , bus/irain               | \$ 590.00<br>\$ 50.00 |
| ). Charitable Contributions   | is, iviayaziiies   | , <del>c</del> ιο.      |                           |                           | \$ 50.00              |
| Insurance (not deducted from wages or included)   | in home morto      | age payment             | s)                        |                           |                       |
| a. Homeowner's or Renter's  |                    | ,ago pajo               | <b>-</b> ,                |                           | <u>\$ -</u>           |
| b. Life   |                    |                         |                           |                           | \$ -                  |
| c. Health   |                    |                         |                           |                           | <b>\$</b> -           |
| d. Auto   |                    |                         |                           |                           | \$ -                  |
| e. Other  |                    |                         |                           |                           | <b>\$</b> -           |
| 2. Taxes (not deducted from wages or included in h  | ome mortgage       | e payments)             |                           |                           |                       |
| (Specify) Federal or State Tax Repayments   | , Real Estate      | Taxes                   |                           |                           | \$ -                  |
| 3. Installment Payments: (In Chapter 11, 12, and 13   | cases, do no       | t list payments         | s to be included in       | plan)                     | _                     |
| a. Auto   |                    |                         |                           |                           | <u>\$-</u>            |
| b. Reaffirmation Payments   |                    | ı                       |                           |                           | \$ -                  |
| c. Other  | \$-                |                         |                           |                           | <b>\$</b> -           |
| 4. Alimony, maintenance and support paid to others  |                    |                         |                           |                           | \$200.00              |
| 5. Payments for support of additional dependents n  |                    |                         |                           |                           | <b>\$</b> -           |
| 6. Regular expenses from operation of business, pr  |                    | -                       | •                         |                           | <b>\$</b> -           |
| 7. Other: Haircuts, Hygiene, Newspaper/Mag<br>Eyecare, Meds Postage/Bank  | -                  | on, Books &<br>S Repay: | Childcare & Babysitting   | Pet<br>Care:              |                       |
| \$150.00 \$20.00  |                    | \$0.00                  | \$ 160.00                 | \$ -                      | \$330.00              |
| 8. AVERAGE MONTHLY EXPENSES (Total lines 1-17 the Stastical of Summary of Certain Liabilities and Related D             |                    | ummary of Scheo         | dules and if applicable,  | on                        | \$ 3,229.00           |
| <ol> <li>Describe any increase/decrease in expenditures</li> <li>None</li> </ol>  |                    | occur within t          | ne year following t       | he filing this docum      | nent:                 |
| D. STATEMENT OF MONTHLY NET INCOME  | a. Averag          | e monthly inc           | ome from Line 15          | of Schedule I             | \$ 2,815.96           |
|   | b. Averag          | e monthly exp           | enses from Line           | 18 above                  | \$ 3,229.00           |
|   | _                  | net income (            |                           |                           | \$(413.04)            |
|   |                    |                         |                           |                           |                       |

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson Debtor** 

Bankruptcy Docket #:

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 09/23/2009 /s/ Deshone Lemont Jackson, Sr.

X Date & Sign

Deshone Lemont Jackson, Sr.

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deshone Lemont Jackson, Debtor

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

|   | AMOUNT   | SOURCE     |  |
|---|--|------------|--|
|   | 2009: \$36,427 YTD<br>2008: \$45,338<br>2007: \$38,904 | Employment |  |
| X | Spouse   |            |  |
|   | AMOUNT   | SOURCE     |  |

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# Document Page 31 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deshone Lemont Jackson, Debtor

|   | STATEMENT OF FI   | NANCIAL AFFAIRS  |  |
|---|---|--|--|
| 02. INCOME OTHER THAN FROM E  | MPLOYMENT OR OPERATION OF BU  | SINESS:  |  |
|   |   |  |  |
| he two years immediately preceding  | the commencement of this case. Give pa<br>filling under chapter 12 or chapter 13 mus  | nt, trade, profession, operation of the debtor<br>irticulars. If a joint petition is filed, state incort<br>t state income for each spouse whether or r  | me for each  |
| AMOUNT  | SOURCE  |  |  |
| Spouse  |   |  |  |
| AMOUNT  | SOURCE  |  |  |
| 03. PAYMENTS TO CREDITORS:  |   |  |  |
| services, and other debts to any creding value of all property that constitutes on that were made to a creditor on account approved nonprofit budgeting and | (S) WITH PRIMARILY CONSUMER DEE<br>itor made within 90 days immediately pro<br>ir is affected by such transfer is not less t<br>unt of a domestic support obligation or as<br>creditor counseling agency. (Married de | ETS: List all payments on loans, installment proceeding the commencement of this case if than \$600.00. Indicate with an asterisk (*) are part of an alternative repayment schedule ubtors filing under chapter 12 or chapter 13 ness the spouses are separated and a joint pe | he aggregate<br>ny payments<br>under a plan by<br>nust include |
| Name and Address  | Dates of  | Amount   | Amount   |
| of Creditor   | Payments  | Paid   | Still Owing  |
|   |   |  |  |
|   |   | ist each payment or other transfer to any cre<br>value of all property that constitutes or is affe   |  |
| · · · · · · · · · · · · · · · · · · ·   |   | apter 13 must include payments and other tr  | -  |
| or both spouses whether or not a join   | t petition is filed, unless the spouses are   | separated and a joint petition is not filed.)  |  |
|   | Dates of  | Amount Daid or Value of  | A  |
| Name and Address  | Dates of  | Amount Paid or Value of  | Amount   |

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson, Debtor** 

### STATEMENT OF FINANCIAL AFFAIRS

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor Dates of Payments

Amount Paid or Value of Transfers Amount Still Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

#### 05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

Nuvell 5700 Crooks Rd Ste 301, Troy MI 48098 March 2004

2001 Buick Regal

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In re

Deshone Lemont Jackson, Debtor

| 06. ASSIGNMENTS AND RECEI   | VERSHIPS:   |  |   |
|---|---|--|---|
| a. Describe any assignment of pr  | roperty for the benefit of creditors made within 120 c  | lays immediately preceding the com   | mencement of this   |
| case. (Married debtors filing unde  | er chapter 12 or chapter 13 must include any assign   | ment by either or both spouses whe   | ther or not a joint   |
| petition is filed, unless the spouse  | es are separated and a joint petition is not filed.)  |  |   |
| Name and  | Date  | Terms of   |   |
| Address of  | of  | Assignment or  |   |
| Assignee  | Assignment  | Settlement   |   |
|   |   |  |   |
|   | en in the hands of a custodian, receiver, or court-ap   |  | •   |
| •   | s whether or not a joint petition is filed, unless the sp   | •  | · ·   |
| Name and  | Name & Location   | Date   | Description   |
| Address   | of Court Case   | of   | and Value of  |
| of Custodian  | Title & Number  | Order  | Property  |
|   |   |  |   |
| List all gifts or charitable contribuusual gifts to family members agg  | tions made within one year immediately preceding t<br>gregating less than \$200 in value per individual fam<br>debtors filing under chapter 12 or chapter 13 must   | ly member and charitable contribution  | ons aggregating less  |
| List all gifts or charitable contribu<br>usual gifts to family members ago<br>than \$100 per recipient. (Married  | gregating less than \$200 in value per individual fam   | ly member and charitable contribution include gifts or contributions by either   | ons aggregating less  |
| List all gifts or charitable contribuusual gifts to family members ago<br>than \$100 per recipient. (Married<br>whether or not a joint petition is fi   | gregating less than \$200 in value per individual fam<br>debtors filing under chapter 12 or chapter 13 must   | ly member and charitable contribution include gifts or contributions by either   | ons aggregating less  |
| List all gifts or charitable contribuusual gifts to family members ago<br>than \$100 per recipient. (Married<br>whether or not a joint petition is fi<br>Name and Address of Person<br>or   | gregating less than \$200 in value per individual fam<br>debtors filing under chapter 12 or chapter 13 must<br>led, unless the spouses are separated and a joint p<br>Relationship<br>to Debtor,  | ly member and charitable contribution include gifts or contributions by either etition is not filed.)  Date  of  | ons aggregating less<br>er or both spouses  Description and Value         |
| List all gifts or charitable contribuusual gifts to family members ago<br>than \$100 per recipient. (Married<br>whether or not a joint petition is fi   | gregating less than \$200 in value per individual fam debtors filing under chapter 12 or chapter 13 must led, unless the spouses are separated and a joint p  | ly member and charitable contribution include gifts or contributions by either etition is not filed.)  Date  | ons aggregating less<br>er or both spouses<br>Description                 |
| List all gifts or charitable contribuusual gifts to family members ago<br>than \$100 per recipient. (Married<br>whether or not a joint petition is fi<br>Name and Address of Person<br>or   | gregating less than \$200 in value per individual fam<br>debtors filing under chapter 12 or chapter 13 must<br>led, unless the spouses are separated and a joint p<br>Relationship<br>to Debtor,  | ly member and charitable contribution include gifts or contributions by either etition is not filed.)  Date  of  | ons aggregating less<br>er or both spouses  Description and Value         |
| List all gifts or charitable contribusual gifts to family members aggithan \$100 per recipient. (Married whether or not a joint petition is fill whether or not a joint petition or Organization  | gregating less than \$200 in value per individual fam<br>debtors filing under chapter 12 or chapter 13 must<br>led, unless the spouses are separated and a joint p<br>Relationship<br>to Debtor,  | ly member and charitable contribution include gifts or contributions by either etition is not filed.)  Date  of  | ons aggregating less<br>er or both spouses  Description and Value         |
| List all gifts or charitable contribusual gifts to family members agginan \$100 per recipient. (Married whether or not a joint petition is finance and Address of Person or Organization  | gregating less than \$200 in value per individual fam<br>debtors filing under chapter 12 or chapter 13 must<br>led, unless the spouses are separated and a joint p<br>Relationship<br>to Debtor,  | ly member and charitable contribution include gifts or contributions by eithe etition is not filed.)  Date  of  Gift   | ons aggregating less<br>er or both spouses  Description and Value of Gift |
| List all gifts or charitable contributusual gifts to family members aggithan \$100 per recipient. (Married whether or not a joint petition is fill what and Address of Person or Organization  OB. LOSSES:  List all losses from fire, theft, other   | gregating less than \$200 in value per individual fami<br>debtors filing under chapter 12 or chapter 13 must<br>led, unless the spouses are separated and a joint p<br>Relationship<br>to Debtor,<br>If Any   | ly member and charitable contribution include gifts or contributions by either etition is not filed.)  Date of Gift  preceding the commencement of the include site of of | Description and Value of Gift   |
| List all gifts or charitable contributusual gifts to family members aggithan \$100 per recipient. (Married whether or not a joint petition is find the state of th | gregating less than \$200 in value per individual family debtors filing under chapter 12 or chapter 13 must led, unless the spouses are separated and a joint per Relationship to Debtor, If Any  | ly member and charitable contribution find the gifts or contributions by either etition is not filed.)  Date of Gift  preceding the commencement of the nust include losses by either or both the contributions.   | Description and Value of Gift   |
| usual gifts to family members agg than \$100 per recipient. (Married whether or not a joint petition is fi  Name and Address of Person or Organization  08. LOSSES:  List all losses from fire, theft, othe commencement of this case. (Ma  | gregating less than \$200 in value per individual family debtors filing under chapter 12 or chapter 13 must led, unless the spouses are separated and a joint per Relationship to Debtor, If Any  er casualty or gambling within one year immediately unried debtors filing under chapter 12 or chapter 13 respectively.  | ly member and charitable contribution find the gifts or contributions by either etition is not filed.)  Date of Gift  preceding the commencement of the nust include losses by either or both the contributions.   | Description and Value of Gift   |
| List all gifts or charitable contributusual gifts to family members aggithan \$100 per recipient. (Married whether or not a joint petition is find the same and Address of Person or Organization  OB. LOSSES:  List all losses from fire, theft, other commencement of this case. (Maior not a joint petition is filed, unlessed the same and the same  | gregating less than \$200 in value per individual family debtors filing under chapter 12 or chapter 13 must led, unless the spouses are separated and a joint per Relationship to Debtor, If Any  er casualty or gambling within one year immediately urried debtors filing under chapter 12 or chapter 13 rest the spouses are separated and a joint petition is | ly member and charitable contribution findude gifts or contributions by either etition is not filed.)  Date of Gift  preceding the commencement of the nust include losses by either or both not filed.)   | Description and Value of Gift   |

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# Document Page 34 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

**Deshone Lemont Jackson, Debtor** 

|   | STATEMENT OF FI                        | NANCIAL AFFAIRS   |                           |
|---|--|---|---------------------------|
|   |  |   |                           |
| 09. PAYMENTS RELATED TO DEBT (  | COUNSELING OR BANKRUPTCY:              |   |                           |
|   | der the bankruptcy law or preparation  | o any persons, including attorneys, for cons<br>of a petition in bankruptcy within one (1) ye                                 |                           |
| Name and  |  | Date of Payment,  | Amount of Money or        |
| Address   |  | Name of Payer if  | Description and           |
| of Payee  |  | Other Than Debtor   | Value of Property         |
| Law Offices of Peter  |  | 2009  | Payment/Value:            |
| Francis Geraci  |  |   | 1,300.00                  |
| 55 E Monroe St  |  |   |                           |
| Suite#3400  |  |   |                           |
| Chicago,IL 60603  |  |   |                           |
|   | COUNCELING OF PARKETINGS               | int all manuscrate meads are consequent.  | ad h., as as hab -16 -6 0 |
|   |  | ist all payments made or property transferr<br>onsolidation, relief under the bankruptcy la                                   | =                         |
| a petition in bankruptcy within 1 year im   | •                                      |   | w or preparation or       |
| Name and  |  | Date of Payment,  | Amount of Money or        |
| Address   |  | Name of Payer if  | description and           |
| of Payee  |  | Other Than Debtor   | Value of Property         |
| MMI/CCCS  |  | 2009  | \$50.00                   |
| 9009 W. Loop S.   |  |   |                           |
| Houston, TX 77096   |  |   |                           |
| Phone 866.983.2227  |  |   |                           |
| 10. OTHER TRANSFERS   |  |   |                           |
| a List all other property other than are  | marty transferred in the ordinary cour | ea of the husiness or financial affairs of the  | debtor                    |
|   |  | se of the business or financial affairs of the ceding the commencement of this case. (Note that the commencement of the case) |                           |
| -   |  | spouses whether or not a joint petition is file   |                           |
| spouses are separated and a joint petiti  | •                                      | •   |                           |
| Name and Address of   |  | Describe Property   |                           |
| Transferee, Relationship  |  | Transferred and   |                           |
|   | Date                                   | Value Received  |                           |
| to Debtor   |  |   |                           |
| to Debtor   |  |   |                           |
|   | debtor within ten (10) years immediat  | ely preceding the commencement of this ca   | use to a self-settled     |
| 10b. List all property transferred by the   | ( , ,                                  | ely preceding the commencement of this ca   | ise to a self-settled     |
| 10b. List all property transferred by the   | ( , ,                                  | ely preceding the commencement of this ca  Amount and Date  | ise to a self-settled     |
| 10b. List all property transferred by the trust or similar device of which the debt | or is a beneficiary.                   |   | ise to a self-settled     |

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson, Debtor** 

### STATEMENT OF FINANCIAL AFFAIRS

NONE

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

NONE

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository

Description of Contents Date of Transfer or Surrender, if Any

NONE

#### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

#### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson, Debtor** 

### STATEMENT OF FINANCIAL AFFAIRS

#### 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

|                       | Name | Dates of              |
|-----------------------|------|-----------------------|
| Address               | Used | Occupancy             |
| 350 N State St        | Same | FROM 7/2007 To 3/2009 |
| Addison IL 60101-2838 |      |                       |
| 706 Butterfield Rd    | Same | FROM 7/2008 To 2/2009 |
| Oakbrook Terrace IL   |      |                       |
| 60181-4317            |      |                       |

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

X

#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

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# Document Page 37 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deshone Lemont Jackson, Debtor

|  | STATEMENT OF FINA  | NCIAL AFFAIRS   |   |  |
|--|--|---|---|--|
| 17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law: |  |   |   |  |
| Site Name<br>and Address   | Name and Address of Governmental Unit  | Date of Notice  | Environmental<br>Law  |  |
|  | every site for which the debtor provided notice I unit to which the notice was sent and the date   | <del>-</del>  | Hazardous   |  |
| Site Name<br>and Address   | Name and Address of Governmental Unit  | Date of Notice  | Environmental<br>Law  |  |
| <u> </u>   | e proceedings, including settlements or orders,<br>te name and address of the governmental unit<br>Docket<br>Number  | <u>-</u>  | · ·   |  |
| 18 NATURE, LOCATION AND NAI  | ME OF BUSINESS the names, addresses, taxpayer identification r   | umbers. nature of the businesses. an  | d beginning and   |  |
|  | hich the debtor was an officer, director, partner  |   |   |  |
| ending dates of all businesses in w<br>partnership, sole proprietor, or was<br>immediately preceding the commer  |  | , or managing executive of a corporati<br>activity either full- or part-time within si  | ion, partner in a<br>x (6) years  |  |
| ending dates of all businesses in w<br>partnership, sole proprietor, or was<br>immediately preceding the commer<br>within six (6) years immediately pre  | hich the debtor was an officer, director, partner self-employed in a trade, profession, or other ancement of this case, or in which the debtor ow eceding the commencement of this case.  The names, addresses, taxpayer identification numbich the debtor was a partner or owned 5 percentage.  | , or managing executive of a corporati<br>activity either full- or part-time within si<br>ned 5 percent or more of the voting or<br>mbers, nature of the businesses, and  | ion, partner in a x (6) years equity securities beginning and                     |  |
| ending dates of all businesses in w<br>partnership, sole proprietor, or was<br>immediately preceding the commer<br>within six (6) years immediately pre-<br>lif the debtor is a partnership, list the<br>ending dates of all businesses in w<br>(6) years immediately preceding the                              | hich the debtor was an officer, director, partner self-employed in a trade, profession, or other an element of this case, or in which the debtor ow eceding the commencement of this case.  The enames, addresses, taxpayer identification nuthich the debtor was a partner or owned 5 percent ecommencement of this case.  The enames, addresses, taxpayer identification nuthich the debtor was a partner or owned 5 percent ecommencement of this case. | or managing executive of a corporation or managing executive of a corporation of the within signed 5 percent or more of the voting or mbers, nature of the businesses, and ent or more of the voting or equity second or more of the businesses, and mbers, nature of the businesses, and | ion, partner in a x (6) years equity securities beginning and urities, within six |  |

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In re

Deshone Lemont Jackson, Debtor

|  | STATEMENT OF FIN                               | ANCIAL AFFAIRS  |
|--|--|---|
| Identify any business listed in sul                                    | odivision a., above, that is "single asset rea | estate" as defined in 11 USC 101.   |
| Name   | Address  |   |
| as been, within six years immediate ecutive, or owner of more than 5 p | ely preceding the commencement of this ca      | ion or partnership and by any individual debtor who is or se, any of the following: an officer, director, managing a corporation; a partner, other than a limited partner, of a ctivity, either full- or part-time. |
| · ·  | ng the commencement of this case. A debi       | rif the debtor is or has been in business, as defined above, or who has not been in business within those six years   |
| ). BOOKS, RECORDS AND FINA   | NCIAL STATEMENTS:                              |   |
| st all bookkeepers and accountant<br>e keeping of books of account and |  | ceding the filing of this bankruptcy case kept or supervised  |
| Name<br>and Address  | Dates Services<br>Rendered                     |   |
| 9b. List all firms or individuals who                                  |  | the filing of this bankruptcy case have audited the books of  |
| Name   | Address  | Dates Services Rendered   |
|  | at the time of the commencement of this ca     | se were in possession of the books of account and records ain.  |
| Name   | Address  |   |
|  | -  | e and trade agencies, to whom a financial statement was   |
|  | ears immediately preceding the commence        | ment of this case.  |
| Name and   | Date   |   |

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# Document Page 39 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deshone Lemont Jackson, Debtor

| STATEMENT OF FINANCIAL AFFAIRS  |   |   |  |  |
|---|---|---|--|--|
| 0. INVENTORIES  |   |   |  |  |
| ist the dates of the last two in  |   | person who supervised the taking of each inventory, and   |  |  |
| Date  | Inventory   | Dollar Amount of Inventory  |  |  |
| of<br>Inventory   | Supervisor  | (specify cost, market of other basis)   |  |  |
| . List the name and address   | of the person having possession of the records of   | each of the inventories reported in a., above.  |  |  |
| Date<br>of Inventory  | Name and Addresses of Custodian of Inventory Records  |   |  |  |
| 21. CURRENT PARTNERS,   | OFFICERS, DIRECTORS AND SHAREHOLDER   | ş.  |  |  |
| a. If the debtor is a partnershi<br>Name<br>and Address   | p, list nature and percentage of interest of each m<br>Nature<br>of Interest  |   |  |  |
| Name and Address  The If the debtor is a corpora  | p, list nature and percentage of interest of each m  Nature  of Interest  tion, list all officers & directors of the corporation;   | Percentage of Interest  Interest  and each stockholder who directly or indirectly owns,   |  |  |
| Name and Address  21b. If the debtor is a corpora controls, or holds 5% or more   | p, list nature and percentage of interest of each m<br>Nature<br>of Interest  | Percentage of Interest  and each stockholder who directly or indirectly owns, n.  |  |  |
| Name and Address  21b. If the debtor is a corpora   | p, list nature and percentage of interest of each m  Nature  of Interest  tion, list all officers & directors of the corporation;   | Percentage of Interest  Interest  and each stockholder who directly or indirectly owns,   |  |  |
| Name and Address  21b. If the debtor is a corpora controls, or holds 5% or more  Name and Address                         | Nature of Interest  tion, list all officers & directors of the corporation; of the voting or equity securities of the corporatio  | Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership  |  |  |
| Name and Address  21b. If the debtor is a corpora controls, or holds 5% or more  Name and Address                         | p, list nature and percentage of interest of each m  Nature of Interest  tion, list all officers & directors of the corporation; of the voting or equity securities of the corporatio . Title   | Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership  |  |  |
| Name and Address  21b. If the debtor is a corpora controls, or holds 5% or more  Name and Address  22. FORMER PARTNERS, C | Nature of Interest  tion, list all officers & directors of the corporation; of the voting or equity securities of the corporatio . Title  DEFICERS, DIRECTORS AND SHAREHOLDERS  | Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership  est of each member of the partnership.  Date of |  |  |
| Name and Address  21b. If the debtor is a corpora controls, or holds 5% or more  Name and Address  22. FORMER PARTNERS, C | Nature of Interest  tion, list all officers & directors of the corporation; of the voting or equity securities of the corporatio  Title   | Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership  est of each member of the partnership.          |  |  |
| Name and Address  21b. If the debtor is a corpora controls, or holds 5% or more  Name and Address  22. FORMER PARTNERS, C | Nature of Interest  tion, list all officers & directors of the corporation; of the voting or equity securities of the corporatio  Title  DEFICERS, DIRECTORS AND SHAREHOLDERS dist the nature and percentage of partnership interest  Address | Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership  est of each member of the partnership.  Date of |  |  |

# Document Page 40 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deshone Lemont Jackson, Debtor

|  | STATEMENT OF FIN  | ANUIAL AFFAIRS  |
|--|---|---|
|  |   |   |
| 2b. If the debtor is a corporation,  | -   | with the corporation terminated within one (1) year   |
| Name<br>and Address  | Title   | Date of Termination   |
| 3. WITHDRAWALS FROM A PA   | RTNERSHIP OR DISTRIBUTION BY A COPO                     | PRATION:  |
|  |   | redited or given to an insider, including compensation in any uisite during one year immediately preceding the  |
| Name and Address of  | Date and  | Amount of Money or  |
| Recipient, Relationship to   | Purpose of  | Description and value of  |
| Debtor   | Withdrawal  | Property  |
| 4. TAX CONSOLIDATION GROU  |   |   |
| or tax purposes of which the debt  | · · ·   | mber of the parent corporation of any consolidated group 6) years immediately preceding the commencement of the |
| or tax purposes of which the debt ase.   | or has been a member at any time within six (           |   |
| or tax purposes of which the debt  | · · ·   |   |
| r tax purposes of which the debt<br>ase.  Name of  Parent Corporation  | or has been a member at any time within six (  Taxpayer |   |
| r tax purposes of which the debt ase.  Name of Parent Corporation  5. PENSION FUNDS: the debtor is not an individual, list | Taxpayer Identification Number (EIN)                    |   |
| or tax purposes of which the debt ase.  Name of Parent Corporation  5. PENSION FUNDS:                                      | Taxpayer Identification Number (EIN)                    | 6) years immediately preceding the commencement of the number of any pension fund to which the debtor, as an    |

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson, Debtor** 

### STATEMENT OF FINANCIAL AFFAIRS

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 09/23/2009 /s/ Deshone Lemont Jackson, Sr.

X Date & Sign

Deshone Lemont Jackson, Sr.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Property No. 0
Creditor's Name:

**Deshone Lemont Jackson / Debtor** 

### **DEBTOR'S STATEMENT OF INTENTION**

Describe Property Securing Debt:

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

| NONE           |   |                                      |
|----------------|---|--------------------------------------|
|                | rty subject to unexpired leases. (All three columns<br>expired lease. Attach additional pages if necessar |                                      |
| Property No. 0 |   |                                      |
| Lessor's Name: | Describe Property Securing Debt:  | Lease will be assumed pursuant to    |
| NONE           |   | 11 U.S.C. § 365(p)(2):<br>□ Yes □ No |
|                |   |                                      |

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 09/23/2009 /s/ Deshone Lemont Jackson, Sr.

Deshone Lemont Jackson, Sr.

X Date & Sign

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson, Debtor** 

Bankruptcy Docket #:

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: \$1,295 For legal services, Debtor(s) agrees to pay and I have agreed to accept \$1,295 Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. **Balance Due** \$0

The source of the compensation paid to me was:

Debtor(s) Other: (specify)

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- Representation of the client at the first scheduled meeting of creditors.
- Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Ronald P Stroiny 09/23/2009 Dated:

> Attorney Name: Ronald P Stroiny LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: IL 6282154

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Deshone Lemont Jackson, Debtor** 

| VERIFIC | ATION | $\triangle$ E | CDEDIT |     | NA A | <b>FDIV</b> |
|---------|-------|---------------|--------|-----|------|-------------|
| VERIFIC | AHUN  | UE            | CREDI  | IUR | IVIA |             |

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/23/2009 /s/ Deshone Lemont Jackson, Sr.

Deshone Lemont Jackson, Sr.

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

**Deshone Lemont Jackson Debtor** 

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 09/23/2009 /s/ Deshone Lemont Jackson, Sr.

Deshone Lemont Jackson, Sr.

**~** 

Sign & Date Here



Sign & Date Here

Dated: 09/23/2009 /s/ Ronald P Strojny

Attorney: Ronald P Stroiny Bar No: IL 6282154

PFG Record # 420276